



Summarised submission questions

Empowering families: Increasing certainty and preventing debt in the Working for Families scheme – discussion document

To help make the submission process easier, Inland Revenue has produced an [information sheet](#) that summarises the main points of the Government's proposals.

We have also produced these questions we think will apply to families receiving Working for Families. To make a submission, you can answer any or all of these, or you can comment on any aspect of the information provided in the information sheet.

You can also if you wish, read the full discussion document, which contains a full set of all submission questions.

The full discussion document can be found at <https://www.taxpolicy.ird.govt.nz/consultation/2025/empowering-families-wff>

Submission questions

The Working for Families system

When considering the scheme as it is at the moment, we are interested to hear how you feel about it. We also want to hear whether debt is a significant problem.

Questions for submitters

- Q1 Is going into debt through Working for Families a worry for you?
- Q2 Is there anything specific you do to avoid going into Working for Families debt? One example we've seen is choosing an end-of-year lump-sum payment over regular weekly payments.
- Q3 If you could change one thing to make the scheme work more smoothly for you, what would it be?

Want to read more detail? See Chapter 3

Shorter period of assessment

The Government is suggesting a shorter assessment period than the current one-year period. Another idea for making the scheme more accurate and also to help you avoid going into debt, is to calculate your Working for Families on the pay you *actually* received rather than the estimate of your *future* income over the coming year, as you do at the moment. This would help to prevent people going into debt.

Questions for submitters

- Q4 At the moment the amount you receive for Working for Families is calculated on the amount of income you think you will get for the entire year. Do you think a shorter period such as a week, month, or quarter would be better or would it create problems? Can you explain your view?
- Q5 Would basing your Working for Families amount on the actual income you have received in the past be better?
- Q6 To be most accurate, payments to families would change as family circumstances change. But do you think this could mean payments could be less regular or less predictable? How much of a problem would this be? Would people have difficulty budgeting? Can you suggest a better approach? Should we be considering a different approach than strict accuracy to include things such as grace periods or a 'close enough is good enough' approach for estimates?

Want to read more detail? See Chapter 4

Making work pay: Supporting transition from benefit to work

An important function of Working for Families is that it should help make sure that people are better off in work. The Government wants to hear about your experiences and views on this, to help improve the support for people moving off a benefit.

Questions for submitters

- Q7 If you moved off a benefit into work, what if any new problems did you face? For example, dealing with additional costs such as transport or childcare.
- Q8 Were any of those problems having to do with government systems and settings? Such as issues understanding entitlements to support when off benefit, dealing with government agencies or the inconsistency of support payments?
- Q9 What about your experiences with the payments designed to promote work (such as, in-work tax credit, minimum family tax credit and Childcare Assistance)? What is working well, what is not?
- Q10 What would make the biggest difference in supporting people to move off a benefit and into work?
- Q11 What are the barriers to intermediaries supporting families to access and manage their Working for Families entitlements? Examples of intermediaries include iwi, tax agents, digital service providers, social services providers and community groups. They can also include family members.

Want to read more detail? See Chapter 5

Making a submission

You are invited to comment on any of the questions above or on any of the full list of questions in Appendix 2 of the full document. Aside from the questions, you are also welcome to comment on any part of the information discussed in the document.

Include in your submission a brief summary of the major points and recommendations you have made. Officials from Inland Revenue or the Ministry of Social Development may need to check back with you to get a better understanding of the points you have made. If you are happy for that to happen, please note that in your submission.

The closing date for submissions is 3 July 2025.

Submissions can be made

- You can email your submissions to:
policy.webmaster@ird.govt.nz with "Working for Families discussion document" in the subject line,
or
- by post to:
Working for Families discussion document
C/- Deputy Commissioner, Policy
Inland Revenue Department
PO Box 2198
Wellington 6140

Privacy of submissions

Please be aware that if a member of the public asks to see all submissions, we are obliged under the Official Information Act 1982 to provide them.

We would not however release your name and contact details.

If there are other parts of your submission which you do not want released, please make that clear in your submission. Whether any information is withheld will be determined using the Official Information Act 1982.